

Form No. 3
[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi,
Navi Mumbai- 400703
Case No.: OA/1082/2025

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

IDFC FIRST BANK LTD
VS
VOXTUR BIO LTD

Exh. No.: 9

To,
(1) VOXTUR BIO LTD
Plot No. IA Royal Compound VIII Tamamnal Kaman Bhiwandi Road Vasai, Thane-401208 Thane MAHARASHTRA
(2) VEERAL GANDHI
C 11103 PRESIDENTIAL TOWER, LBS MARG OPP R CITY MALL GHATKOPAR WEST MUMBAI THANE, MAHARASHTRA-400086
Also At : PLOT NO. 1A ROYAL COMPOUND VILL TAMAMNAL KAMAN BHIWANDI ROAD VASAITHANE THANE, MAHARASHTRA-401208
(3) MINAL VIRAL GANDHI
C 11103 PRESIDENTIAL TOWER, LBS MARG OPP R CITY MALL GHATKOPAR WEST MUMBAI THANE, MAHARASHTRA-400086
Also At : PLOT NO. 1A ROYAL COMPOUND VILL TAMAMNAL KAMAN BHIWANDI ROAD VASAITHANE THANE, MAHARASHTRA-401208

SUMMONS

WHEREAS, OA/1082/2025 was listed before Hon'ble Presiding Officer/Registrar on 08/12/2025.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of **Rs. 2571754.51/-** (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 09/04/2026 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date: 13/02/2026.

Signature of the Officer
Authorised to issue summons.
(SANJAI JAISWAL)
REGISTRAR DRT-III, MUMBAI.

Note :
Strike out whichever is not applicable.

PUBLIC NOTICE

Notice to the public at large that, I am the investigating the right title and interest of owners namely **M/s. A.V. Enterprises a partnership firm** represented by authorized partner Mr. Kunal Ajay Shah (**Owner**) having address at 534, Bombay Mutual Terrace, Opera House Mumbai 400007 who has represented to my clients that by virtue of Certificate of Sale dated 16th December 2024. Regd. under No. Mumbai-4/6736/2025 -issued under SARFAESI Act. 2002 is claiming to have acquired absolute interest right and title with peaceful vacant possession of properties mentioned therein under schedule **including** factory premises unit No. 314, 315 and 316 **situate on 3rd floor level of Vardhaman Industrial Premises Co-operative society Ltd., (Said Society)** situate at S.V. Road, Dahisar (East), Mumbai-400068, - which industrial premises are more particularly described Firstly, Secondly and Thirdly resp. in the **Schedule** hereunder written (**Said Premises**).

Said Owner has also represented that he has misplaced and lost following original documents concerning said Premises viz.

1) Concerning **Premises No.314** i) Agreement Dated 06/01/1988 between M/s. Vardhaman Construction Co. and Valjibhai Kalsariya a/w. Jayantilal Muljibhai Patel, ii) Share certificate No. 114, Dated 08/11/1993, iii) Release Deed Dated 25/05/2011 - Regd. No. **BBJ-4539-2001**;

2) Concerning **Premises No. 315** i) Agreement Dated 10/11/1987 between M/s. Vardhaman Construction Co. and Mohanbhai D. Patel, Naineshbhai M. Sanghani and Chandulal S Dave ii) Agreement Dated 15/09/1989 between Mohanbhai D. Patel, Naineshbhai M. Sanghani and Chandulal S. Dave and Madhukant V. Kalsariya iii) Share certificate No. 115, Dated 08/11/1993.

3) Concerning **Premises No. 316** i) Agreement Dated 07/11/1987 between M/s. Vardhaman Construction Co. and Jannadas Nagabhai Patel a/w. Pravinbhai G. Patel, ii) Agreement Dated 09/07/1994 between Jannadas Nagabhai Patel a/w. Pravinbhai G. Patel and Kanchan Madhukant Kalsariya registered with declaration dated 31/01/2001 under No. BBJ/23/2000, iii) Share certificate No. 116 Dated 08/11/1993, (**said Lost Documents**).

All person/s having any claim right title interest in and against said Premises either on the basis of having in his custody the said Lost Documents or any of them as security for repayment or otherwise and / or by way of mortgage, sale, gift, inheritance, maintenance etc., are hereby called upon to make the same known in writing to the undersigned at her office of Virek Sthalekar & Co., Shop No. 17, Panshik Girnarj, H. S. Joshi Road, Dahisar (East), Mumbai-400068 **Within a period of 15 Days** failing which the claim, if any, shall be deemed to have been waived and abandoned for all intent and purposes and such claims shall not be binding on my clients.

SCHEDULE OF THE PROPERTIES

Firstly
All that industrial premises admn. 930 sq.ft. built up area being Unit No. 314 on 3rd floor of building known as Vardhaman Industrial Premises Co-operative society Ltd., situate at S.V. Road, Dahisar (East), Mumbai-400068 on land bearing CTS No. 1589 and 1590 village Dahisar Tal. Borivali MSD. Together with his interest in the 5 fully paid share of Rs. 50/- issued by said society bearing shares distinctive Nos. 566 to 570 bearing certificate No. 114, Dated 08/11/1993.

Secondly
All that industrial premises admn. 970 sq.ft. built up area being Unit No. 315 on 3rd floor of building known as Vardhaman Industrial Premises Co-operative society Ltd., situate at S.V. Road, Dahisar (East), Mumbai-400068 on land bearing CTS No. 1589 and 1590 village Dahisar Tal. Borivali MSD. his interest in the 5 fully paid share of Rs. 50/- issued by said society bearing shares distinctive Nos. 571 to 575 bearing certificate No. 115, Dated 08/11/1993.

Thirdly
All that industrial premises admn. 850 sq.ft. built up area being Unit No. 316 on 3rd floor of building known as Vardhaman Industrial Premises Co-operative society Ltd., situate at S.V. Road, Dahisar (East), Mumbai-400068 on land bearing CTS No. 1589 and 1590 village Dahisar Tal. Borivali MSD. his interest in the 5 fully paid share of Rs. 50/- issued by said society bearing shares distinctive Nos. 576 to 580 bearing certificate No. 115 Dated 08/11/1993.

Sd/-
Mrs. PRIYA K. GAJJAR (Sthalekar)
Advocate High Court Bombay
Email id: visco.dhr@gmail.com

Place: Mumbai
Date: 20/02/2026

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT my Clients are intending to purchase from (1) SHRI. BIREN HIRJI CHHEDA, (2) SHRI. CHETAN HIRJI CHHEDA and (3) SHRI. CHIRAG CHETAN CHHEDA all those pieces and parcels of open agricultural lands All lying and situated at Revenue Village Kosbad Taluka & District Palghar, Maharashtra State within the limits of Palghar Municipal Council & Nagar Panchayat Registration District & Sub District of Palghar and as described herein below:

Survey Nos	Cultivable Land Area (in sq. meters)	Potkharaba Land Area (in sq. meters)	Total Land Area in sq. meters (Herein "said Lands")
143	3510	150	3660
147	2210	0	2210
146	860	0	860
145	8170	110	8280
144/1	20,000	0	20,000
144/2	20,000	0	20,000
144/3	17,140	2,220	19,360
148/2B	4100	0	4100
Total Land sold			78,470

which are hereinafter to as "said Lands" .
Any person/s whomsoever having or claiming any right, title, estate or interest in the said lands and/or any part thereof whatsoever by way of grant of development rights, an agreement, demand, inheritance, share, sale, mortgage, transfer, lease, sub-lease, tenancy, sub-tenancy, lien, charge, trust, maintenance, easement, gift, license, demise, bequest, partition, suit, decree, attachment, injunction order, acquisition, requisition, development right, lis-pendens, exchange, possession or otherwise howsoever and whatsoever into or upon the said Lands or any part thereof described herein are hereby required to give notice thereof in writing alongwith the complete documentary proof to the undersigned at its office of Advocate (Mrs.) Vidya Vijay Adsule, Versatile Law Partners, 2304 Sea Flama, Dosti Flamingos, T J Road, Sewree(West), Mumbai 400 015, Mobile No. 9820083198, within 14 (fourteen) days of publication hereof, failing which any such right or claim if any shall be deemed to have been waived and /or abandoned and not be enforceable and binding on our clients and our clients will complete the proposed transaction, which please take note.
Dated this 20th February, 2026

Advocate (Mrs.) Vidya Vijay Adsule
Versatile Law Partners
Mobile No. 9820083198
2304 Sea Flama, Dosti Flamingos, T J Road, Sewree(West), Mumbai 400 015.
Email id- advvidyaadsule.vlp@gmail.com

Motilal Oswal Home Finance Limited
Corporate Office : Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite ST Depot, Prabhadevi, Mumbai-400025. Email - hfquery@motilaloaswal.com.
CIN Number :- U65923MH2013PLC248741

PUBLIC NOTICE FOR E-AUCTION CUM SALE

E-Auction Sale Notice of 30 Days for Sale of Immovable Asset(s) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the borrowers/guarantors/mortgagors in particular, that the under mentioned property mortgaged to Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited) will be sold on "As is what is", "As is what is", and "Whatever there is", by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website www.motilaloaswalhf.com as per the details given below:

Sr. No.	Borrower(s)/Guarantor(s)/Loan Account	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price, EMD & Last Date of Submission of EMD
1	LAN: LXVIR00216-170043868 Branch: Virar Borrower: Vasant Keshav Bhisle Co-Borrower: Kiran Vasant	11-11-2025 For Rs: 769793/- (Rupees Seven Lakh Sixty Nine Thousand Seven Hundred & Ninety Three Only)	Flat No. 01, Measuring Area 385 Sq.Fts, Ground Floor, Survey No 15, Hissa No 15, Ashapura Heights, Adivali, Dhokali, Thane, Maharashtra-400001.	Reserve Price: Rs.400000/- (Rupees Four Lakh Only) EMD: Rs. 40000/- (Rupees Forty Thousand Only) Last date of EMD Deposit: 29-03-2026

Terms and Conditions 1. The Auction is conducted as per the further terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may visit to the Web Portal: <https://www.auctionbazaar.com/> of our e-Auction Service Provider, **M/s. ARCA EMART PRIVATE LIMITED** for bidding information & support, the details of the secured asset put up for e-Auction and the Bid form which will be submitted online. The interested buyers may go through the auction terms & conditions and process on the same portal and may contact to **Rakesh Manohar Kandare 9967337288 & Sunil Shyamal Kaithal 9892776320** details available in the above mentioned Web Portal and may contact their Centralised Help Desk: +91 83709 69596. E-Mail ID: contact@auctionbazaar.com.

Place : Maharashtra
Date : 20.02.2026

Sd/-
Authorised Officer, Motilal Oswal Home Finance Limited
(Earlier Known as Aspire Home Finance Corporation limited)

Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata
(A Scheduled Commercial Bank)

Zonal Office: 2 nd Floor 134A ,Floor Patliputra Colony Opp-Polytechnic College Patna ,Bihar - 800013
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, UP - 221 105.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

Notice is hereby given under the securitization and Reconstruction of Financial Assets and enforcement (Security) Interest Act, 2002 and in exercise of powers conferred under 13(12) read with rule 3 of Security interest (enforcement) rules 2002, the authorised officer issued a Demand notice on the dates notes against each account as mentioned hereinafter, calling them to repay the amount within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the under noted borrowers having failed to repay the amount that the undersigned has taken **Symbolic Possession** of the properties described herein below in exercise of powers conferred on him/her under section 13(4) of the said act read with rule 8 of the said rules on the dates mentioned against each account. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealing with the properties will be subject to the charge of **UTKARSH SMALL FINANCE BANK LIMITED** for the amounts and interests thereon mentioned against each account herein below:

The attention of the borrowers detailed hereunder is invited to the provisions of subsection (8) of section 13 of the act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Branch	Name of the Account	Name of the Borrower/ Guarantor (Owner of the Property)	Date of Demand Notice	Date of Possession notice	Amount Outstanding as on the date of Demand Notice
1	Thane	1554060000006118 & 155406000000617	Rajesh Vishnu Shinde (Borrower & Mortgagor) Rajlaxmi Rajesh Shinde (Co-Borrower)	26/11/2025	16/02/2026	₹ 32.81, 057.93/- Symbolic
Description of Property/ies (all the part & parcel of the property consisting of): All that part and parcel of the property Flat No. E-05, 1st Floor, Building E Rashtra Sarthi Mulund CHS Ltd. Plot No. 20, C.T.S. No. 1320/B, Deendayal Nagar, Navghar Road, Mulund East, Mumbai, Maharashtra-400081. Property bounded by (As Per Valuation) - East: Western Express Highway, West: Road, North: F-Building, South: D-Building.						
2	Thane	1554050000006145 & 1554050000006148	Sahebrao Shriram Pawar (Borrower & Mortgagor) Mala Sahebrao Pawar (Co-Borrower & Mortgagor)	24/11/2025	16/02/2026	₹ 30,23,516.35/- Symbolic
Description of Property/ies (all the part & parcel of the property consisting of): All that part and parcel of the property Flat No. 218, 2nd Floor, C-Wing, Hira Arcade, Near Neo Kids, Kalher Hospital, Internal Road, Off Thane Road, Bhiwandi, Thane, Maharashtra-421302.						
3	Borivali	1579060000006030	Milind Sudhakar Mhatre (Borrower & Mortgagor) Madhura Milind Mhatre (Guarantor) Vaibhav Sudhakar Mhatre (Guarantor)	24/11/2025	16/02/2026	₹ 68,09,627.30/- Symbolic
Description of Property/ies (all the part & parcel of the property consisting of): All that part and parcel of the property situated at Ground + 2nd floor, House bearing Property No. R01001054005 (Old Serial No. R-2271 & R-2272), Bhagyashree Bungalow, Uttan Road, Old S. No. 9B, New S. No. 10, Dabaka Ali, Murdha Gaon, Bhayander West Thane Maharashtra -401101. Property bounded by (As Per Valuation) - East: Internal Road, West: Bunglow, North: Ganesh Apartment, South: Internal Road						
4	Nashik	1570060000006132	Suresh Saviram Bodke (Borrower & Mortgagor) Lata Suresh Bodke (Co-Borrower)	24/11/2025	18/02/2026	₹ 7,88,047.56/- Symbolic
Description of Property/ies (all the part & parcel of the property consisting of): All that part and parcel of the Residential property situated at Grampanchayat Milkat (House) No. 555/A having area adms. 1750 Sqr. Ft. Lying & being situated at Village Vadzire, Taluka Sinnar, District Nashik, Maharashtra-422102. Property bounded by- East: Marathi School, West: Nayagan Road, North: Road South: Open Space. Date: 19/02/2026 Place: Maharashtra Sd/- (Authorized Officer) Utkarsh Small Finance Bank Ltd.						

बैंक ऑफ इंडिया Bank of India

Asset Recovery Management Branch
Bank of India Building, First Floor, 28, S. V. Road, Andheri (W), Near Andheri West Railway Station, Mumbai - 400058 Tel No.: 26210406 / 07, Email: asset.mnz@bankofindia.bank.in

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to Bank of India (Secured Creditor), the Constructive/Physical Possession of which has been taken by the Authorized Officers of Bank of India, will be held on "as is where is" "as is what is", and "whatever there is", for recovery of respective dues as detailed here under against the secured assets mortgaged/charged to Bank of India from respective borrowers and guarantors. The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder.

E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO BORROWER / GUARANTOR
E-Auction on 25.03.2026 (Rs. In Lakh)

Sr. No.	Names of the Account / Borrower/ Guarantor	Description of the properties	Reserve Price / EMD Amount	Minimum Bid Increment	O/s Dues (Excluding Int, Penal Int & Exp)	Cersal Security Interest/ Asset Id	Date/Time of on-site inspection of property	Contact No.
(1)	Mr. Ravi Angad Wangwad	Row H. No. 12 A , Zee Villa Gaura CHSL, Plot No. 73 to 79/91, Near Datta Meghe Engr. College, Sec 2B, Airoli, Navi Mumbai, Maharashtra - 400708. Built-up Area - 950 sq. ft., (Physical Possession with Bank)	110.00/11.00	1.00	114.70	200065255094	22.03.2026 11:00 am to 1:00 pm	7977483885
(2)	Mr. Nitin Omprakash Singh	Flat No. 203, 2 nd Floor, B-Wing, Raj Residency, New Hanuman Road, Goregaon West, Mumbai - 400104 Carpet Area - 670 sq. ft (Symbolic Possession with bank)	106.00/10.60	1.00	97.37	200013863990	23.03.2026 10.30 AM to 12.30 PM	9937706007
(3)	Vinod Vishnu Dalvi & Mrs. Vaishali Vinod Dalvi	Flat No. 1603, 16 th Floor, Building known as Siddhiprabha (Prabhadevi) Co-op. Housing Society Ltd. Opp. Reliance Digital, Appasaheb Marathe Marg, New Prabhadevi Road, Prabhadevi West, Mumbai - 400025. Admeasuring carpet area 260 Sq.Ft. (Symbolic Possession with Bank)	81.45/8.15	0.50	69.15	200077208439/ 400075669983	18.03.2026 10.30 a.m.to 12.30 p.m.	7977483885
(4)	M/s. Shivam International Mr. Rohit Singh Mr. Akhilesh S Singh Mr. Pushpa S Singh Mr. Ravi Singh Mr. Suman R Singh Miss. Neha Rajesh Singh Mr. Rohit Rajesh Singh Mr. Sandeep Rajesh Singh Miss. Archana Rajesh Singh	Flat No. 305, 3 rd Floor, Ekata Lok Milan CHSL, building No. 5, Type B, Lokmilan Complex, Chandivali, Powai, Mumbai - 400072 (Physical possession with Bank) Built - up area : 540 sq ft	75.00/7.50	0.50	304.00	200020783365	09.03.2026 11:00 AM to 1:00 PM	7587482384
(5)	Gopal Krishna Paper Pvt. Ltd.	Office 204-B, Bajsons Industrial Estate, Cardinal Gracious Road, Andheri (East), Mumbai - 400059. Carpet area 470 Sq.Ft. (Physical Possession with Bank)	90.00/9.00	0.50	170.35	400003088378/ 200003085783	16.03.2026 11.00 a.m. to 1.00 p.m.	9029532823
(6)	Gopal Krishna Paper Pvt. Ltd.	23 No. of Machineries and other equipments of Paper Manufacturing Unit (salvage/scrap) Dist. Valsad, Gujarat - 396001.	21.66/2.16	0.25	170.35	400062643301/ 200063421107	17.03.2026 2.00 p.m. to 4.00 p.m.	9029532823

Terms and Conditions of the E-Auction are as under: E-Auction is being held on "AS IS WHERE IS" basis, "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" and will be conducted "On Line".

The auction sale will be "online E-auction / Bidding through website - URL: <https://BAANKNET.com> on E-Auction on 25.03.2026 (between 11:00 AM and 05:00 PM with unlimited extensions of 10 minutes each)

E-auction bid form Declaration, General Terms and Conditions of online auction sale are available in websites- <https://www.bankofindia.bank.in> Bidder may visit URL: <https://BAANKNET.com>, where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-

- **Step 1:** Bidder / Purchaser Registration: Bidder to Register on e-Auction portal URL: <https://BAANKNET.com> using his mobile No. and E-mail ID. (PDF/Buyer Manual) describing the step by step process for registration is available for download in the home page under Help option at the bottom of the page.)
- **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).
- **Step 3:** Transfer of EMD amount to his global EMD wallet: Online /Off-line transfer of funds using NEFT / Transfer, using challan generated on E-auction portal.
- **Step 1** to **Step 3** should be completed by bidder well in advance, before e-auction date. Bidder may also visit : <https://BAANKNET.com> for registration and bidding guidelines
- Helpline Details / Contact Person Details of : BAANKNET

Name	Team	Number	E-Mail
Helpdesk Number	PSB Alliance	8291220220	support.ebkray@psballiance.com
Mr. Dharmesh Asher	PSB Alliance	9892219848	support.ebkray@procure247.com
Mr. Sudhir Panchal	iSourcing Technology	8160205051	avp.projectmanager2@psballiance.com sudhir@procure247.com

- Intending bidders shall hold a valid e-mail address, for further details and query please contact BAANKN Helpdesk Number 8291220220 Helpline e-mail ID support.BAANKNET@psballiance.com and support.ebkray@procure247.com
- To the best of knowledge and information of the authorized officer there is no encumbrances on the properties/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the properties/ies put on auction and claims/rights/dues effecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The authorized officer/secured creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
- Earnest money deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer to the bank account as guided and mentioned in : <https://BAANKNET.com> portal before participating in the bid online.
- The KYC documents are 1.Proof of Identification (KYC) viz. Voter ID Card/Driving License/Passport 2. Current Address Proof for communication 3. PAN Card of the bidder 4. Valid e-mail ID/contact number of the bidder etc.
- Date of inspection will be as mentioned in the table above with prior appointment with above mentioned contact numbers.
- Prospective bidders may avail online training on e-auction from : <https://BAANKNET.com> portal.
- Bids shall be submitted through online procedure only in the prescribed formats with relevant details.
- Bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
- The bid price to be submitted shall be above the reserve price and bidders shall improve their further offers in multiples of Rs. 10,000/- (Rupees Ten Thousand) For Reserve Price up to Rs. 20.00 lakhs/ Rs. 25,000/- (Rupees Twenty Five Thousand) For Reserve Price above 20.00 - up to 50.00 lakhs/ Rs. 50,000/- (Rupees Fifty Thousand) For Reserve Price above 50.00- Up to 1.00 Crore / Rs.1.00 (Rs. One Lakh) For Reserve Price above 1.00 Crore - up to 5.00 Crore / Rs. 5.00 Lakhs (Rupees Five Lakhs) For Reserve price above Rs.5 Crore - up to Rs.10.00 Crore/ and 10.00 Lakhs (Rupees Ten Lakhs) For Reserve Price above Rs. 10 Crore.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- The earnest money deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings.
- The earnest money deposit shall not bear any interest the successful bidder shall have to pay 25% of the purchased amount (including earnest money already paid immediately on acceptance of bid price by authorized officer on the same day or maximum by next day and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the bank. Default in deposit of the amount by the successful bidder at any stage would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of the property/amount.
- The prospective qualified bidders may avail online training on e-auction from : <https://BAANKNET.com> portal prior to the date of e-auction neither the authorized officer nor the bank will be held responsible for any internet network problem power failure, any other technical failure/lapse/ etc. in order to ward off such contingent situation the interested are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-auction event.
- Purchaser shall bear the stamp duties charges including those of sale certificate / registration/ charges including all statutory dues payable to the government, taxes and rates and outgoing both existing and future relating to the property.
- Buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc.
- The authorized officer/ bank is not bound to accept the highest offer and has absolute right and discretion to accept or reject any or all offers or adjourn /postpone/cancel the e-auction or withdraw any property or portion there-of from the auction proceeding at any stage without assigning any reason there for.
- The sale certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).
- The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. Further details inquiries if any on the terms and conditions of sale can be obtained from the contact numbers given.
- If any participant deposits the EMD after registering himself and afterwards opt to not to bid, can reverse the bid amount through system as specified in : <https://BAANKNET.com> portal.
- GST, wherever applicable, to be borne by successful bidder.

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officers of Bank of India are having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of the dues with interest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notices to all of you under section 13(2) to pay the amount mentioned there on within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officers in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the property will be sold and balance due if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 18.02.2026
Place: Mumbai

Sd/-
Authorized Officer, Bank of India
Asset Recovery Management Services Branch

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office:- KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	105737396	Loan Against Property	1. Siddheshwar Eknath Khetre 2. Mira Siddheshwar Khetre	23.01.2026	INR 9,24,898.96/-

Property Address : All That Piece And Parcel Of The Grampanchayat House No. 304, Total Area 1200 Sq. Feet, Situated At Wahegaon Amla, Grampanchayat: Wahegaon Amla, Taluka: Gevrai, District: Beed, Maharashtra-431129, And Bounded As: **East : Open Space, West : Ambadas Jadhav, North : Government Road, South : Subhash Fulzale.**

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the